

SNAPSHOT of HOME Program Performance--As of 09/30/08
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Saginaw

State: MI

PJ's Total HOME Allocation Received: \$14,299,697

PJ's Size Grouping*: C

PJ Since (FY): 1992

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
Program Progress:				PJs in State: 20			
% of Funds Committed	95.98 %	93.28 %	8	94.94 %	59	61	
% of Funds Disbursed	92.34 %	84.84 %	3	84.35 %	79	82	
Leveraging Ratio for Rental Activities	0	3.17	18	4.59	0	0	
% of Completed Rental Disbursements to All Rental Commitments***	84.69 %	89.20 %	19	81.38 %	25	30	
% of Completed CHDO Disbursements to All CHDO Reservations***	77.80 %	71.50 %	11	68.05 %	58	61	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	63.33 %	87.38 %	19	79.65 %	13	12	
% of 0-30% AMI Renters to All Renters***	23.33 %	51.82 %	17	44.76 %	19	16	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	93.33 %	97.46 %	16	94.31 %	26	25	
Overall Ranking:			In State:	19 / 20	Nationally:	25 22	
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$37,642	\$26,516		\$25,245	30 Units	9.10 %	
Homebuyer Unit	\$64,143	\$17,545		\$14,395	76 Units	23.10 %	
Homeowner-Rehab Unit	\$32,277	\$22,771		\$20,186	223 Units	67.80 %	
TBRA Unit	\$0	\$6,250		\$3,142	0 Units	0.00 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (57 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (194 PJs)

C = PJ's Annual Allocation is less than \$1 million (297 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Saginaw MI

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$32,438	\$60,600	\$31,629
State:*	\$80,925	\$72,008	\$19,362
National:**	\$88,539	\$71,594	\$22,853

CHDO Operating Expenses:
(% of allocation)

PJ: 0.0 %
National Avg: 1.1 %

R.S. Means Cost Index: 0.94

RACE:	Rental %	Homebuyer %	Homeowner %	TBRA %
White:	6.7	25.0	27.4	0.0
Black/African American:	93.3	71.1	60.5	0.0
Asian:	0.0	0.0	0.0	0.0
American Indian/Alaska Native:	0.0	0.0	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	0.0	0.0	0.0
Black/African American and White:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0
Other Multi Racial:	0.0	1.3	0.4	0.0
Asian/Pacific Islander:	0.0	0.0	0.0	0.0

ETHNICITY:

Hispanic	0.0	2.6	11.7	0.0
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HOUSEHOLD SIZE:

1 Person:	6.7	32.9	41.3	0.0
2 Persons:	53.3	39.5	22.4	0.0
3 Persons:	20.0	19.7	15.2	0.0
4 Persons:	16.7	6.6	11.7	0.0
5 Persons:	3.3	1.3	3.6	0.0
6 Persons:	0.0	0.0	4.0	0.0
7 Persons:	0.0	0.0	1.3	0.0
8 or more Persons:	0.0	0.0	0.4	0.0

HOUSEHOLD TYPE:

Single/Non-Elderly:	63.3	61.8	50.2	0.0
Elderly:	0.0	1.3	27.8	0.0
Related/Single Parent:	26.7	19.7	9.9	0.0
Related/Two Parent:	10.0	15.8	9.4	0.0
Other:	0.0	1.3	2.7	0.0

SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	36.7	1.3 [#]
HOME TBRA:	6.7	
Other:	6.7	
No Assistance:	50.0	

of Section 504 Compliant Units / Completed Units Since 2001 0

* The State average includes all local and the State PJs within that state

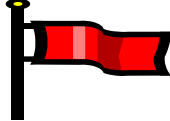
** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Saginaw State: MI Group Rank: 25
(Percentile)
State Rank: 19 / 20 PJs Overall Rank: 22
(Percentile)
Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 72.00%	84.69	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.30%	77.8	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	63.33	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 89.50%	93.33	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.060	1.65	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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